In the Claims

Please amend the claims as set forth below. This listing of claims will replace all prior versions, and listings, of claims in the application:

Claim 1.   (Currently amended) A method using a computer system for a real-time customer activation of a multi-value card having a primary feature and ~~at least~~ one or more optional secondary ~~feature~~ features, wherein the system automatically processes a customer's activation of the multi-value card, said system including a data entry processing center, a workstation, a graphical user interface, and a data storing means comprising the steps of:

      a) receiving said customer's request into said system;

      b) providing at least one or more safety features to determine whether said customer is the person whose name is printed on said multi-value card; and

      c) offering said customer the options of activating the multi-value card by:

            1) confirming the customer's desire to activate the primary multi-value card use;

            2) determining the customer's election to add a secondary credit card feature;~~and~~

            3) identifying the customer's request to activate any additional use features~~,~~; and

      d) storing ~~wherein~~ information related to each feature ~~is stored~~ on the multi-value card in a machine-readable format, wherein the machine-readable format consists of a magnetic strip, an embossment, visible printing, RFID or any combination of a magnetic strip, an embossment, visible printing and RFID.

Claims 2 through 34 (canceled).

Claim 35.   (Currently amended) A computerized method for activating a multi-value card

allowing activation of different features in multiple activation steps comprising;

a first activation activating at least one feature of the multi-value card;

allowing the customer to use the multi-value card as a card having only said at least one
feature; and

offering to the customer a subsequent activation of the multi-value card to add at least a
second feature-; and

storing wherein information related to each feature is stored on the card in a machine-
readable format, wherein the machine-readable format consists of a magnetic
strip, an embossment, visible printing, RFID or any combination of a magnetic
strip, an embossment, visible printing and RFID.

Claim 36 (previously presented).   The method of claim 35, wherein said features enable the
customer to establish direct relationships with different companies.

Claim 37 (previously presented).   The method of claim 35, wherein at least one feature
offered for activation is a transaction card enabling the customer to establish a direct
relationship with an individual company.

Claim 38 (previously presented).   The method of claim 35, wherein at least one feature
offered for activation is a credit card feature.

Claim 39 (previously presented).   The method of claim 35, wherein at least one feature is a
rewards feature.

Claim 40 (previously presented).   The method of claim 35, further comprising sending the
customer a card imprinted with the customer's name in a direct mail marketing piece.

Claim 41 (previously presented).   The method of claim 35, wherein at least one feature
activated during said first activation is a transaction card feature and at least one feature
activated in a subsequent activation is a credit card feature.

Claim 42 (previously presented).   The method claim 37, wherein said transaction card feature
includes a rewards feature.

Claim 43 (previously presented).   The method of claim 39, wherein said rewards are based on
a percentage of the total amount spent during each transaction.

Claim 44 (previously presented).   The method of claim 39, wherein the rewards can be
redeemed or spent at a specific vendor.

Claim 45 (previously presented).   The method of claim 39, wherein the rewards can be
redeemed or spent at several different vendors.

Claim 46 (previously presented).   The method of claim 39, wherein the rewards can be
redeemed at any vendor or merchant who accepts the logo printed on the card.

Claim 47 (previously presented).   The method of claim 39, wherein the rewards are credited
against at least one of the other features of the card.

Claim 48 (previously presented).   The method of claim 39, further comprising a transaction
card and credit card features and wherein the rewards are credited against either of these
features.

Claim 49 (previously presented).   The method of claim 39, wherein the customer must
establish a credit account with a payment source before activating the primary feature.

Claim 50 (previously presented).   The method of claim 39, wherein the payment source is
selected from the group consisting of checks, credit cards and debit cards.

Claim 51 (previously presented).   The method of claim 39, wherein the customer may
recharge the payment source.

Claim 52 (previously presented).   The method of claim 39, wherein the payment source is one
of the features of the card.

Claim 53 (previously presented).   The method of claim 35, wherein said activation steps
include the use of telephone, internet, personal computer means or a combination
thereof.

Claim 54 (previously presented).   The method of claim 35, further comprising mailing the
customer a direct marketing mail piece containing an inactive multi-value card and
directing the customer to contact the automated activation process center to activate the
card.

Claim 55 (previously presented).   The method of claim 35, further comprising initiating an
automatic numbering identification system.

Claim 56 (previously presented).   The method of claim 35, wherein said first activation
includes offering the customer an option to activate a primary transaction card feature, a
credit card feature, an additional feature or combinations thereof.

Claim 57 (previously presented).   The method of claim 35, further comprising updating the
processing and statement account records.

Claim 58 (previously presented).   The method of claim 35, further comprising an eligibility
check for determining whether or not the card has already been activated and what
features if any have already being activated.

Claim 59 (previously presented).   The method of claim 35, further comprising offering at
least one rebuttal offer for activation of a different feature if an offer for activation of a
feature is declined by the customer.